

7/25/12 11:08:56
DK T BK 3,473 PG 405
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**Recording Requested by/
After Recording Return To:**

✓ Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by
Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5074929

Loan Number: 30452072

Borrower: ASHLEY COLEMAN and JOHN COLEMAN

Project ID: 103852

MIN Number: 100140900000062299

Original Loan Amount: \$83,280.00

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'



Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 065304520727105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 19, 2009 between Ashley M Coleman, John N Coleman (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated July 18, 2003 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 695 Grant Drive, Southaven, MS 38671.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of Eighty Two Thousand, Seven Hundred Twenty Three Dollars And Eighty Eight Cents, (U.S. Dollars) (\$82,723.88). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2033.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

WDGGovLnModAgree

Page 1 of 2



SIGNED AND ACCEPTED THIS 8th DAY OF December
BY

Ashley M. Coleman
Ashley M Coleman

[Signature]
John N Coleman

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of MISSISSIPPI, County of DESO On this 8th day of Dec
2009 before me the undersigned, a Notary Public in and for said State, personally appeared

Ashley Coleman & John Coleman

known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the foregoing instrument and acknowledged that they executed the



Witness my hand and official seal.

Signature [Signature]

MY COMMISSION EXPIRES:
OCTOBER 1 2010

Bret Blankenship
Name (typed or printed)

My commission expires: _____

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature _____

Dated: _____

Co-Owner(s) Name (typed or printed) _____

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)
whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the
instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loans
 Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By:  7-18-12
 Myra Leblanc, V.P., Stewart Lender Services, Inc. Date

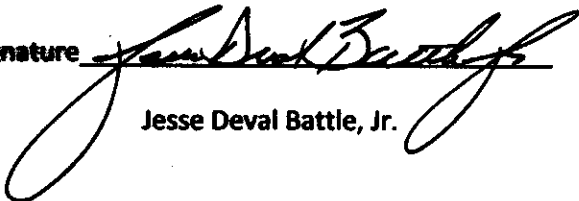
STATE OF TEXAS

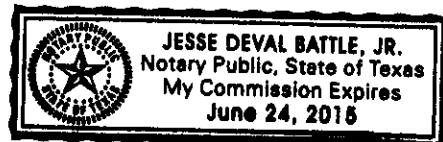
COUNTY OF HARRIS

On July 18, 2012 before me, Jesse Deval Battle, Jr. Notary Public-Stewart Lender Services, Inc.,
 personally appeared Myra Leblanc, V.P., Stewart Lender Services, Inc. personally known to me
 to be the person whose name is subscribed to the within instrument and acknowledged that she
 executed the same in her authorized capacity, and that by her signature on the instrument the
 person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature


 Jesse Deval Battle, Jr.



My commission expires: June 24, 2015

Signatures continue on the following page

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Mortgage Electronic Registration Systems, Inc. (MERS),
 as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP

By:  Date 7/18/2012
 Christina Vuong, Vice President

STATE OF TEXAS

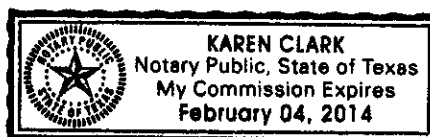
COUNTY OF HARRIS

On July 18, 2012 before me, Karen Clark, Notary Public-Stewart Lender Services, Inc., personally appeared Christina Vuong, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America N.A., successor by merger to BAC Home Loans Servicing, LP, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature 
 Karen Clark

My commission expires: February 04, 2014



Order ID: 5074929

Loan Number: 30452072

Property Address: 695 GRANT DRIVE, SOUTHAVEN, MS 38671

**EXHIBIT A**

Lot 473, Section C, Tipton-Pollard, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 80, Pages 9-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

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Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

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Loan Number: 30452072
MIN Number: 10014090000062299

Project ID: 103852

EXHIBIT B

Borrower Name: ASHLEY COLEMAN and JOHN COLEMAN
Property Address: 695 GRANT DRIVE, SOUTHAVEN, MS 38671

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 07/22/2003 as Instrument/Document Number: N/A, and/or Book/Liber Number: 1773 at Page Number: 0589 in the real records of DESOTO County, State of MS.

Additional County Requirements:
Original Loan Amount: \$83,280.00

